

The diagram illustrates a payment flow involving three entities: MERCHANT, FINANCIAL INSTITUTION/CENTRAL CLEARING HOUSE, and CLIENT. The MERCHANT is associated with the value 300, and the CLIENT is associated with the value 200. The flow is as follows: 1. An arrow points from the MERCHANT to the FINANCIAL INSTITUTION/CENTRAL CLEARING HOUSE, labeled with the value 100. 2. An arrow points from the FINANCIAL INSTITUTION/CENTRAL CLEARING HOUSE to the CLIENT. 3. An additional arrow points from the FINANCIAL INSTITUTION/CENTRAL CLEARING HOUSE back to the MERCHANT, representing a return flow or settlement.

FIGURE 1

100



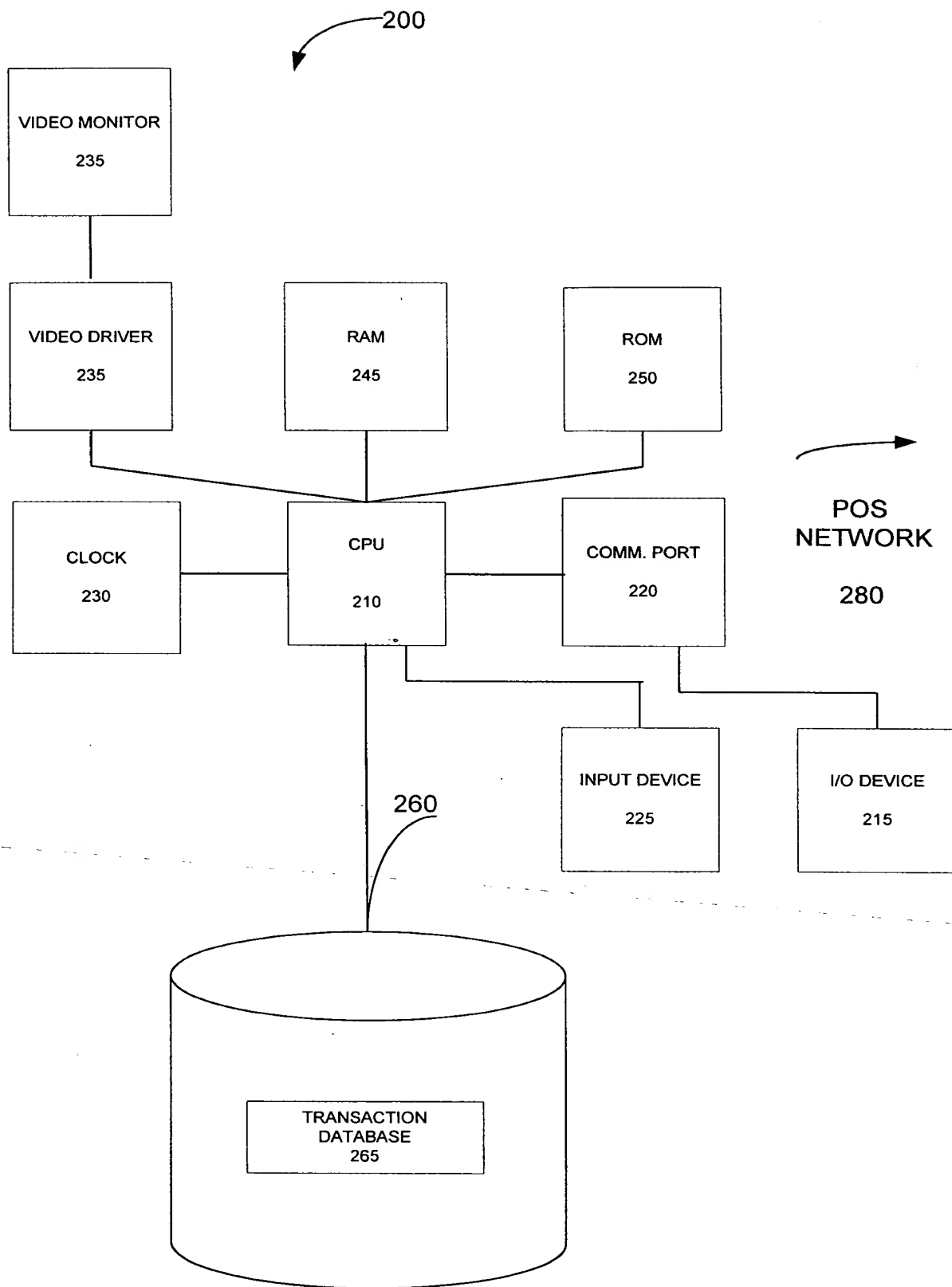


FIGURE 3

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graph TD
    280[POS NETWORK 280] --- 300[MERCHANT 300]
    300 --- DB[(DATABASE)]
    subgraph DB [ ]
        305[PRODUCT & PRICING DATABASE 305]
        310[TRANSACTION AND AUDIT DATABASE 310]
    end
    DB --- H1[ ]
    H1 --- 330L[PRODUCT INDICES 330]
    H1 --- 330R[PRODUCT INDICES 330]
    330L --- H2[ ]
    330R --- H2
    H2 --- 340[INFORMATION EXCHANGE 340]

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FIGURE 4

FIGURE 4

Buy I/O! = smart card that is pre-loaded w/ cash (merch subing card)

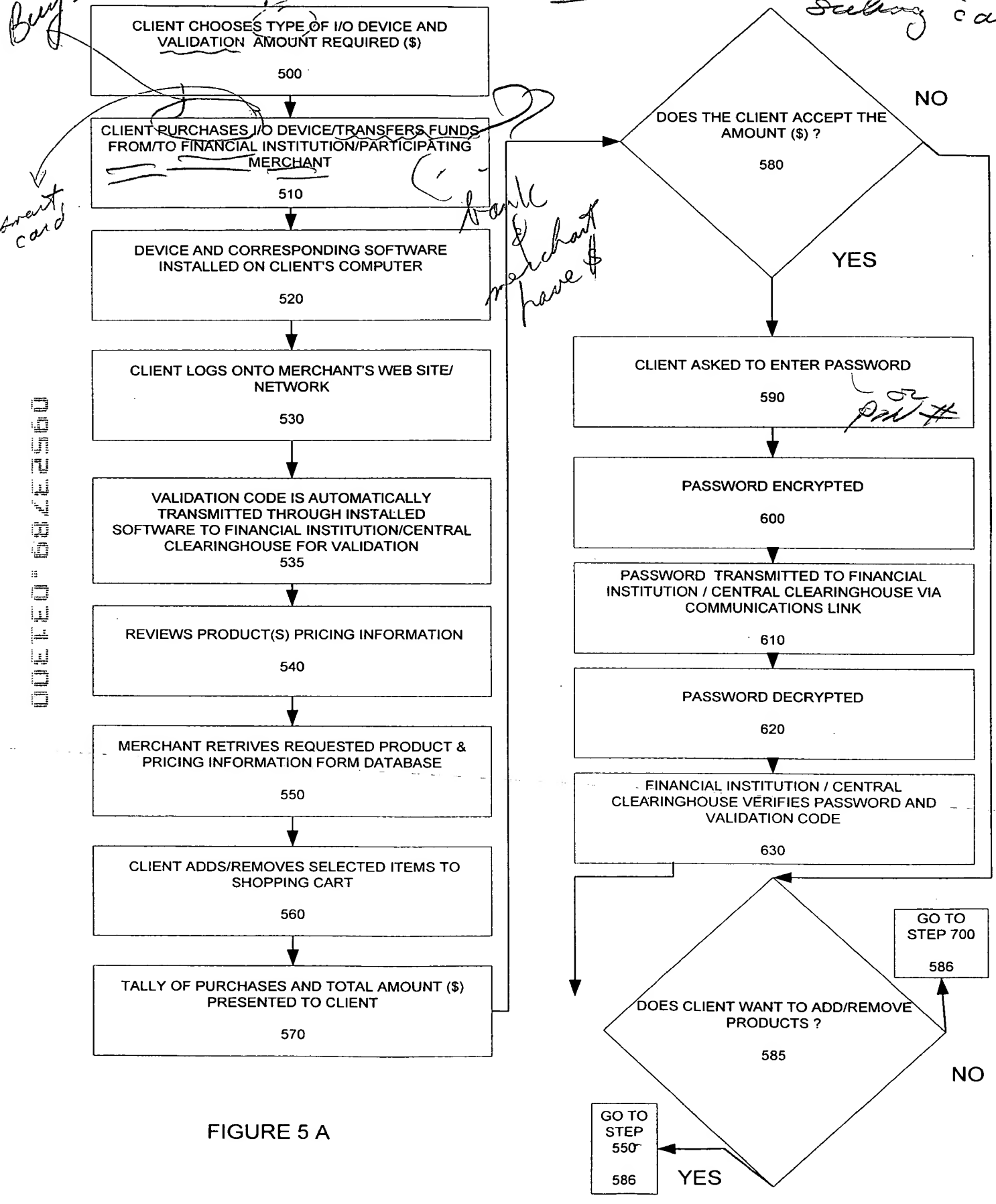


FIGURE 5 A

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graph TD
    640{DOES PASSWORD & VALIDATION CODE EXIST?  
640} -- NO --> 655[CLIENT NOTIFIED THAT ACCESS DENIED AND CLIENT'S INFORMATION STORED IN AUDIT DATABASE FOR FURTHER REVIEW  
655]
    640 -- YES --> 650[COMMUNICATIONS LINK ESTABLISHED THROUGH INFORMATION EXCHANGE  
650]
    650 --> 660[CORRESPONDING FUNDS TRANSFERRED FROM CLIENT'S BANK ACCOUNT TO MERCHANT'S BANK ACCOUNT  
-660-]
    660 --> 670[CLIENT SENT CONFIRMATION OF TRANSACTION AND RESIDUAL BALANCE ON I/O DEVICE  
670]
    670 --> 680{DOES CLIENT WANT TO CONDUCT ANOTHER TRANSACTION?  
680}
    680 -- NO --> 700[SESSION TERMINATED  
700]
    680 -- YES --> 710[GO TO STEP 540  
710]

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FIGURE 5.B

FIGURE 5.B

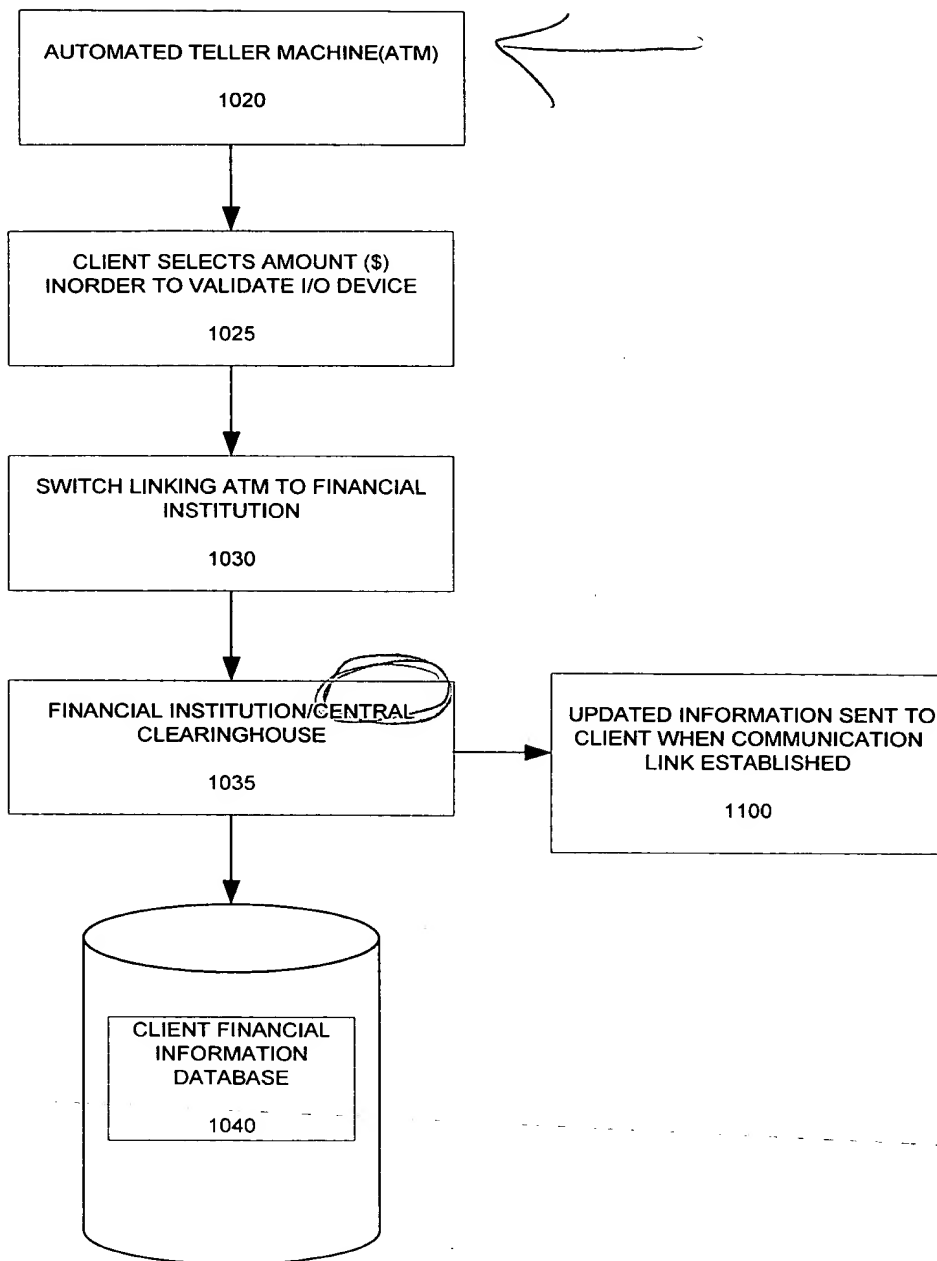


FIGURE 6